



ask SHIP

Q: I will soon have Medicare and plan to get a Medicare Advantage Plan to go with it. While comparing plans, I was told that some plans will soon offer additional benefits that aren't strictly medical. Is this true?

In some cases, this may be true.

Medicare Advantage Plans are a type of Medicare health plan offered by a private company that contracts with Medicare. Medicare Advantage Plans provide all Part A and Part B benefits. The plans also include:

- Health Maintenance Organizations (HMOs)
- Preferred Provider Organizations (PPOs)
- Private Fee-for-Service Plans
- Special Needs Plans
- Medicare Medical Savings Account Plans

The Bipartisan Budget Act of 2018, enacted in February, includes several changes that will "improve" the Medicare Advantage

program. Insurers will be permitted to provide care and devices that prevent or treat illness or injuries, compensate for physical impairments, address the psychological effects of illness or injuries, or reduce emergency medical care.

Beginning in 2019, MA plans may offer supplemental benefits covering a service or item that is "primarily health related."

To meet this new standard, the item or service must:

- diagnose, prevent, or treat and illness or injury,
- compensate for a physical impairment, act to improve the function or psychological impact of injuries
- reduce emergency and health care utilization

Supplemental benefits must be medically appropriate and recommended by a licensed provider as part of a larger care plan.

These benefits can include additional vision, hearing, dental, and/or health and wellness programs not

considered "primary health related" but serve to improve or maintain the overall health of the individual.

Other examples of expanded service include:

- Adult day care services
- Home-based palliative care
- In-home support services
- Support for caregivers of enrollees
- Medically-approved non-opioid pain management
- Stand-alone memory fitness benefit
- Home and bathroom safety devices and modifications
- Transportation
- Over the counter drug benefits

If you or someone you know has questions about Medicare Advantage Plans or Medicare coverage, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov. You can also find us on Facebook and Twitter.